

**ALTERNATİFBANK A.Ş.**  
**Bank Financial Report**  
**Consolidated**  
**2021 - 3. 3 Monthly Notification**

**General Information About Financial Statements**

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

### Alternatifbank A.Ş. Yönetim Kurulu'na

#### Giriş

Alternatifbank A.Ş'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide gelir tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosunun sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

#### Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

## ***Sonuç***

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, Alternatifbank A.Ş.'nin ve bağlı ortaklıklarının 30 Eylül 2021 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

## ***Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor***

Sınırlı denetimimiz sonucunda, ilişikte sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

*A Member Firm of Ernst&Young Global Limited*

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

28 Ekim 2021

İstanbul, Türkiye

## Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		2.148.457	6.132.824	8.281.281	2.122.011	5.029.576	7.151.587
Cash and cash equivalents		923.828	4.940.624	5.864.452	1.148.927	4.778.497	5.927.424
Cash and Cash Balances at Central Bank	I-a	546.944	3.383.189	3.930.133	384.758	3.210.176	3.594.934
Banks	I-ç	127.425	1.557.435	1.684.860	164.703	1.568.321	1.733.024
Receivables From Money Markets		250.126	0	250.126	600.294	0	600.294
Allowance for Expected Losses ( - )		-667	0	-667	-828	0	-828
Financial assets at fair value through profit or loss		36.624	15.524	52.148	39.249	18.063	57.312
Public Debt Securities		23.183	15.524	38.707	17.413	18.063	35.476
Equity instruments		0	0	0	0	0	0
Other Financial Assets		13.441	0	13.441	21.836	0	21.836
Financial Assets at Fair Value Through Other Comprehensive Income	I-e	1.101.369	1.074.250	2.175.619	812.028	170.390	982.418
Public Debt Securities		1.057.726	1.074.250	2.131.976	762.918	170.390	933.308
Equity instruments		31.632	0	31.632	38.600	0	38.600
Other Financial Assets		12.011	0	12.011	10.510	0	10.510
Derivative financial assets	I-c	86.636	102.426	189.062	121.807	62.626	184.433
Derivative Financial Assets At Fair Value Through Profit Or Loss		63.258	102.426	165.684	114.029	62.626	176.655
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		23.378	0	23.378	7.778	0	7.778
FINANCIAL ASSETS AT AMORTISED COST (Net)		13.129.996	14.798.119	27.928.115	13.156.010	14.563.905	27.719.915
Loans	I-f	12.593.071	10.063.485	22.656.556	12.685.090	9.700.794	22.385.884
Receivables From Leasing Transactions	I-i	859.766	954.083	1.813.849	723.239	938.005	1.661.244
Factoring Receivables		272.970	0	272.970	299.362	0	299.362
Other Financial Assets Measured at Amortised Cost	I-g	74.246	4.080.980	4.155.226	75.703	4.158.197	4.233.900
Public Debt Securities		74.246	3.822.434	3.896.680	75.703	3.657.547	3.733.250
Other Financial Assets		0	258.546	258.546	0	500.650	500.650
Allowance for Expected Credit Losses ( - )		-670.057	-300.429	-970.486	-627.384	-233.091	-860.475
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	I-o	577.103	0	577.103	224.790	0	224.790
Held for Sale		577.103	0	577.103	224.790	0	224.790
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	I-ğ	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	I-h	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-i	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	I-k	374.826	0	374.826	365.416	0	365.416
INTANGIBLE ASSETS AND GOODWILL (Net)	I-l	130.419	0	130.419	122.403	0	122.403
Goodwill		49.647	0	49.647	49.647	0	49.647
Other		80.772	0	80.772	72.756	0	72.756
INVESTMENT PROPERTY (Net)	I-m	0	0	0	0	0	0
CURRENT TAX ASSETS		6.325	0	6.325	0	0	0
DEFERRED TAX ASSET	I-n	198.414	0	198.414	170.757	0	170.757
OTHER ASSETS (Net)	I-ö	504.479	7.792	512.271	621.198	445.886	1.067.084
<b>TOTAL ASSETS</b>		<b>17.070.019</b>	<b>20.938.735</b>	<b>38.008.754</b>	<b>16.782.585</b>	<b>20.039.367</b>	<b>36.821.952</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	II-a	10.182.361	10.140.958	20.323.319	9.357.962	8.945.400	18.303.362
LOANS RECEIVED	II-c	593.925	8.537.403	9.131.328	407.969	9.551.700	9.959.669
MONEY MARKET FUNDS		464.436	761.423	1.225.859	268.123	525.722	793.845
MARKETABLE SECURITIES (Net)		1.048.800	0	1.048.800	409.783	0	409.783
Bills		1.048.800	0	1.048.800	409.783	0	409.783
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		34.913	58.298	93.211	65.942	270.172	336.114
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-b	28.602	55.170	83.772	64.602	267.180	331.782
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-e	6.311	3.128	9.439	1.340	2.992	4.332
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-d	41.615	470	42.085	46.890	983	47.873
PROVISIONS	II-f	107.726	31.992	139.718	103.211	29.670	132.881
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		17.335		17.335	15.451	0	15.451
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		90.391	31.992	122.383	87.760	29.670	117.430
CURRENT TAX LIABILITIES	II-g	37.123	0	37.123	83.561	0	83.561
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-ğ	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	II-h	0	2.458.834	2.458.834	0	2.821.726	2.821.726
Loans		0	682.629	682.629	0	556.604	556.604

Other Debt Instruments		0	1.776.205	1.776.205	0	2.265.122	2.265.122
OTHER LIABILITIES		704.296	266.372	970.668	444.871	1.064.693	1.509.564
EQUITY	II-i	2.578.681	-40.872	2.537.809	2.423.873	-299	2.423.574
Issued capital		2.213.740	0	2.213.740	2.038.390	0	2.038.390
Capital Reserves		497	0	497	497	0	497
Equity Share Premiums		54	0	54	54	0	54
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		443	0	443	443	0	443
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		28.697	0	28.697	29.653	0	29.653
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-47.501	-40.872	-88.373	-15.025	-299	-15.324
Profit Reserves		647.437	0	647.437	608.185	0	608.185
Legal Reserves		62.656	0	62.656	56.229	0	56.229
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		584.781	0	584.781	551.956	0	551.956
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		-264.210	0	-264.210	-237.846	0	-237.846
Prior Years' Profit or Loss		-277.098	0	-277.098	-359.410	0	-359.410
Current Period Net Profit Or Loss		12.888	0	12.888	121.564	0	121.564
Non-controlling Interests	II-i	21	0	21	19	0	19
Total equity and liabilities		15.793.876	22.214.878	38.008.754	13.612.185	23.209.767	36.821.952

## Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		14.539.413	32.360.097	46.899.510	11.616.058	30.793.368	42.409.426
GUARANTIES AND WARRANTIES	III-a-3,i	2.840.915	7.103.939	9.944.854	3.050.846	5.475.559	8.526.405
Letters of Guarantee	III-a-2,ii	2.828.454	4.791.850	7.620.304	2.755.771	3.534.587	6.290.358
Guarantees Subject to State Tender Law		43.383	12.319	55.702	44.233	19.769	64.002
Other Letters of Guarantee		2.785.071	4.779.531	7.564.602	2.711.538	3.514.818	6.226.356
Bank Acceptances	III-a-2,i		255.360	255.360		8.763	8.763
Import Letter of Acceptance			183.664	183.664		8.763	8.763
Other Bank Acceptances			71.696	71.696			
Letters of Credit	III-a-2,i	12.461	2.056.729	2.069.190	295.075	1.932.209	2.227.284
Documentary Letters of Credit		12.461	2.056.729	2.069.190	295.075	1.932.209	2.227.284
COMMITMENTS		1.691.670	1.227.979	2.919.649	784.381	625.253	1.409.634
Irrevocable Commitments		1.516.569	1.068.375	2.584.944	724.527	550.681	1.275.208
Forward Asset Purchase Commitments		812.487	1.068.375	1.880.862	284.835	513.584	798.419
Time Deposit Purchase and Sales Commitments						37.097	37.097
Loan Granting Commitments	III-a-1	247.580		247.580	128.567		128.567
Commitments for Cheque Payments		103.987		103.987	93.189		93.189
Tax and Fund Liabilities Arised from Export Commitments		3.738		3.738	3.738		3.738
Commitments for Credit Card Limits		117.504		117.504	103.493		103.493
Other Irrevocable Commitments		231.273		231.273	110.705		110.705
Revocable Commitments		175.101	159.604	334.705	59.854	74.572	134.426
Other Revocable Commitments		175.101	159.604	334.705	59.854	74.572	134.426
DERIVATIVE FINANCIAL INSTRUMENTS	III-b	10.006.828	24.028.179	34.035.007	7.780.831	24.692.556	32.473.387
Derivative Financial Instruments Held For Hedging		5.589.270	5.332.118	10.921.388	1.410.000	4.377.446	5.787.446
Cash Flow Hedges		5.589.270	5.332.118	10.921.388	1.410.000	4.377.446	5.787.446
Derivative Financial Instruments Held For Trading		4.417.558	18.696.061	23.113.619	6.370.831	20.315.110	26.685.941
Forward Foreign Currency Buy or Sell Transactions		298.047	1.011.147	1.309.194	749.743	1.515.798	2.265.541
Forward Foreign Currency Buying Transactions		166.084	453.046	619.130	736.568	405.822	1.142.390
Forward Foreign Currency Sale Transactions		131.963	558.101	690.064	13.175	1.109.976	1.123.151
Currency and Interest Rate Swaps		2.473.594	15.782.228	18.255.822	5.083.001	17.430.266	22.513.267
Currency Swap Buy Transactions		403.858	7.019.618	7.423.476	637.447	8.727.662	9.365.109
Currency Swap Sell Transactions		2.069.736	5.303.608	7.373.344	4.445.554	5.233.210	9.678.764
Interest Rate Swap Buy Transactions			1.729.501	1.729.501		1.734.697	1.734.697
Interest Rate Swap Sell Transactions			1.729.501	1.729.501		1.734.697	1.734.697
Currency, Interest Rate and Securities Options		1.645.917	1.640.268	3.286.185	538.087	549.920	1.088.007
Currency Options Buy Transactions		651.586	975.479	1.627.065	284.129	271.680	555.809
Currency Options Sell Transactions		994.331	664.789	1.659.120	253.958	278.240	532.198

Other			262.418	262.418		819.126	819.126
CUSTODY AND PLEDGES RECEIVED		102.439.404	77.877.448	180.316.852	59.647.606	48.766.961	108.414.567
ITEMS HELD IN CUSTODY		13.997.735	8.206.482	22.204.217	7.727.696	8.317.028	16.044.724
Customer Fund and Portfolio Balances		8.079.283		8.079.283	2.873.750		2.873.750
Securities Held in Custody		224.633	194.234	418.867	252.347	125.602	377.949
Cheques Received for Collection		450.840	49.886	500.726	314.753	124.690	439.443
Commercial Notes Received for Collection		40.399	55.176	95.575	36.233	6.506	42.739
Other Items Under Custody		5.202.580	7.907.186	13.109.766	4.250.613	8.060.230	12.310.843
PLEDGED ITEMS		88.204.411	69.437.069	157.641.480	51.571.796	40.212.739	91.784.535
Securities		1.072.853		1.072.853	359.549		359.549
Guarantee Notes		44.034.428	27.931.100	71.965.528	39.232.709	24.298.111	63.530.820
Commodity		1.153.524	787.033	1.940.557	1.030.654	524.758	1.555.412
Real Estate		38.732.204	38.902.235	77.634.439	8.081.724	13.599.996	21.681.720
Other Pledged Items		3.211.402	1.816.701	5.028.103	2.867.160	1.789.874	4.657.034
ACCEPTED BILL, GUARANTIES AND WARRANTEES		237.258	233.897	471.155	348.114	237.194	585.308
TOTAL OFF-BALANCE SHEET ACCOUNTS		116.978.817	110.237.545	227.216.362	71.263.664	79.560.329	150.823.993



# Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	IV-a	2.349.993	1.692.262	835.019	569.304
Interest Income on Loans		1.825.724	1.293.952	648.051	447.041
Interest Income on Reserve Deposits		49.925	6.021	21.555	2.234
Interest Income on Banks		8.127	25.974	2.544	6.696
Interest Income on Money Market Placements		42.000	66.957	2.925	12.853
Interest Income on Marketable Securities Portfolio		284.257	184.234	108.783	57.209
Financial Assets At Fair Value Through Profit Loss		3.849	3.175	1.678	1.412
Financial Assets At Fair Value Through Other Comprehensive Income		138.721	53.198	58.409	20.042
Financial Assets Measured at Amortised Cost		141.687	127.861	48.696	35.755
Finance Leasing Interest Income		135.792	109.639	49.602	39.859
Other Interest Income		4.168	5.485	1.559	3.412
INTEREST EXPENSES (-)	IV-b	-1.934.106	-1.166.544	-698.678	-389.747
Interest Expenses on Deposits		-1.365.134	-667.040	-492.910	-240.433
Interest Expenses on Funds Borrowed		-438.562	-410.611	-146.095	-131.049
Interest Expenses on Money Market Funds		-21.471	-7.842	-13.295	-3.259
Interest Expenses on Securities Issued		-88.470	-44.497	-43.442	-5.730
Lease Interest Expenses		-5.653	-4.775	-1.885	-1.443
Other Interest Expense		-14.816	-31.779	-1.051	-7.833
NET INTEREST INCOME OR EXPENSE		415.887	525.718	136.341	179.557
NET FEE AND COMMISSION INCOME OR EXPENSES		76.770	108.752	26.431	31.425
Fees and Commissions Received		136.874	159.261	47.162	49.949
From Noncash Loans		47.958	41.071	16.540	13.913
Other	IV-i	88.916	118.190	30.622	36.036
Fees and Commissions Paid (-)		-60.104	-50.509	-20.731	-18.524
Paid for Noncash Loans		-283	-492	-93	-95
Other	IV-i	-59.821	-50.017	-20.638	-18.429
DIVIDEND INCOME	IV-c	643	53	0	0
TRADING INCOME OR LOSS (Net)	IV-ç	-86.065	50.619	-11.497	6.897
Gains (Losses) Arising from Capital Markets Transactions		24.639	8.898	3.487	133
Gains (Losses) Arising From Derivative Financial Transactions		401.115	184.164	45.793	94.601
Foreign Exchange Gains or Losses		-511.819	-142.443	-60.777	-87.837
OTHER OPERATING INCOME	IV-d	71.875	48.873	23.298	12.471
GROSS PROFIT FROM OPERATING ACTIVITIES		479.110	734.015	174.573	230.350
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	IV-e	-79.049	-258.125	-10.269	-78.532
OTHER ALLOWANCE EXPENSES ( - )	IV-e	-11.474	-17.689	10.638	-4.977
PERSONNEL EXPENSES (-)	IV-f	-184.236	-165.633	-62.536	-56.522
OTHER OPERATING EXPENSES (-)	IV-f	-189.671	-168.452	-64.508	-54.084
NET OPERATING INCOME (LOSS)		14.680	124.116	47.898	36.235
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	14.680	124.116	47.898	36.235
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-ğ	-1.790	-24.493	-9.703	-7.212
Current Tax Provision		-7.924	-5.419	-1.856	6.809
Expense Effect of Deferred Tax		0	-19.074	-7.847	-14.021
Income Effect of Deferred Tax		6.134	0	0	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-h	12.890	99.623	38.195	29.023
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		12.890	99.623	38.195	29.023
Profit (Loss) Attributable to Group	IV-I	12.888	99.621	38.194	29.022
Profit (loss), attributable to non-controlling interests	IV-i	2	2	1	1
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse başına Kar (Zarar)		0,00593000	0,05123000	0,01767000	0,03404000

# Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		12.890	99.623		
OTHER COMPREHENSIVE INCOME		-74.005	21.209		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-956	6.449		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	10.365		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-1.242	-2.045		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		286	-1.871		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-73.049	14.760		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-94.063	-6.857		
Income (Loss) Related with Cash Flow Hedges		-223	21.684		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		21.237	-67		
TOTAL COMPREHENSIVE INCOME (LOSS)		-61.115	120.832		

# Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		-625.075	-491.030
Interest Received		2.117.403	1.422.146
Interest Paid		-2.068.390	-1.115.576
Dividends received		643	53
Fees and Commissions Received		137.165	159.261
Other Gains		826.391	478.960
Collections from Previously Written Off Loans and Other Receivables		580.453	136.119
Cash Payments to Personnel and Service Suppliers		-190.116	-158.195
Taxes Paid		-34.050	-26.567
Other		-1.994.574	-1.387.231
Changes in Operating Assets and Liabilities Subject to Banking Operations		39.843	-667.683
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		4.877	-28.945
Net (Increase) Decrease in Due From Banks		-191.822	-330.587
Net (Increase) Decrease in Loans		-91.952	-2.206.740
Net (Increase) Decrease in Other Assets		146.996	-297.298
Net Increase (Decrease) in Bank Deposits		340.342	18.212
Net Increase (Decrease) in Other Deposits		1.729.526	337.887
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-1.253.182	1.195.504
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-644.942	644.284
Net Cash Provided From Banking Operations		-585.232	-1.158.713
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-810.309	-395.606
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-66.338	-48.159
Cash Obtained from Tangible and Intangible Asset Sales		28.845	13.634
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.030.637	-849.938
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		809.929	182.650
Cash Paid for Purchase of Financial Assets At Amortised Cost		-7.121	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		455.013	306.207
Other		0	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		383.397	-454.091
Cash Obtained from Loans and Securities Issued		2.669.133	15.623
Cash Outflow Arised From Loans and Securities Issued		-2.444.599	-712.950
Equity Instruments Issued		175.350	307.735
Dividends paid		0	0
Payments of lease liabilities		-16.487	-64.499
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		728.563	1.011.934
Net Increase (Decrease) in Cash and Cash Equivalents		-283.581	-996.476
Cash and Cash Equivalents at Beginning of the Period		4.208.493	4.489.721
Cash and Cash Equivalents at End of the Period		3.924.912	3.493.245



Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss								Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit ( Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)											
Previous Period 01.01.2020 - 30.09.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																						
	CHANGES IN EQUITY ITEMS																						
	Equity at beginning of period		1.730.655	54	0	443	27.782	-3.458	0	24.324	0	-38.159	-7.930	-	46.089	581.138	423.521	91.158	1.958.162	17	1.958.179		
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Adjusted Beginning Balance		1.730.655	54	0	443	27.782	-3.458	0	24.324	0	-38.159	-7.930	-	46.089	581.138	423.521	91.158	1.958.162	17	1.958.179		
	Total Comprehensive Income (Loss)		0	0	0	0	8.085	-1.636	0	6.449	0	-2.153	16.913	14.760	0	0	99.621	120.830	2	120.832			
	Capital Increase in Cash	II-I	307.735	0	0	0	0	0	0	0	0	0	0	0	0	0	0	307.735	0	307.735			
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	27.047	64.111	-91.158	0	0	0	0		
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	27.047	64.111	-91.158	0	0	0	0		
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity at end of period		2.038.390	54	0	443	35.867	-5.094	0	30.773	0	-40.312	8.983	-	31.329	608.185	359.410	99.621	2.386.727	19	2.386.746		
Current Period 01.01.2021 - 30.09.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)																						
	CHANGES IN EQUITY ITEMS																						
	Equity at beginning of period		2.038.390	54	0	443	34.751	-5.098	0	29.653	0	-16.614	1.290	-	15.324	608.185	359.410	121.564	2.423.555	19	2.423.574		
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Adjusted Beginning Balance		2.038.390	54	0	443	34.751	-5.098	0	29.653	0	-16.614	1.290	-	15.324	608.185	359.410	121.564	2.423.555	19	2.423.574		
	Total Comprehensive Income (Loss)		0	0	0	0	0	-956	0	-956	0	-72.829	-220	-	73.049	0	0	12.888	-61.117	2	-61.115		
	Capital Increase in Cash	II-I	175.350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	175.350	0	175.350		
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	39.252	82.312	-	121.564	0	0	0		
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	39.252	82.312	-	121.564	0	0	0		
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity at end of period		2.213.740	54	0	443	34.751	-6.054	0	28.697	0	-89.443	1.070	-	88.373	647.437	277.098	12.888	2.537.788	21	2.537.809		